

FIG. 1

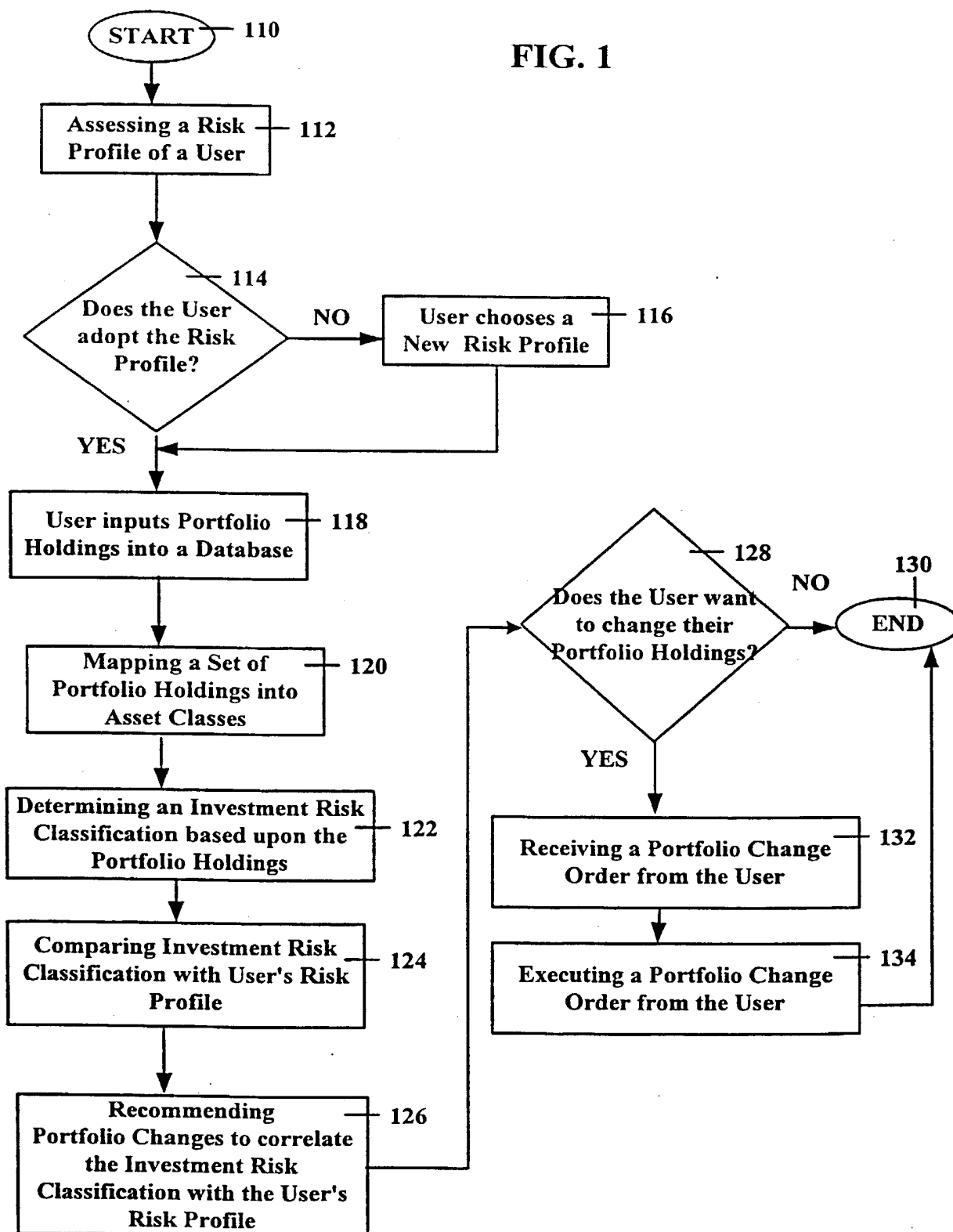
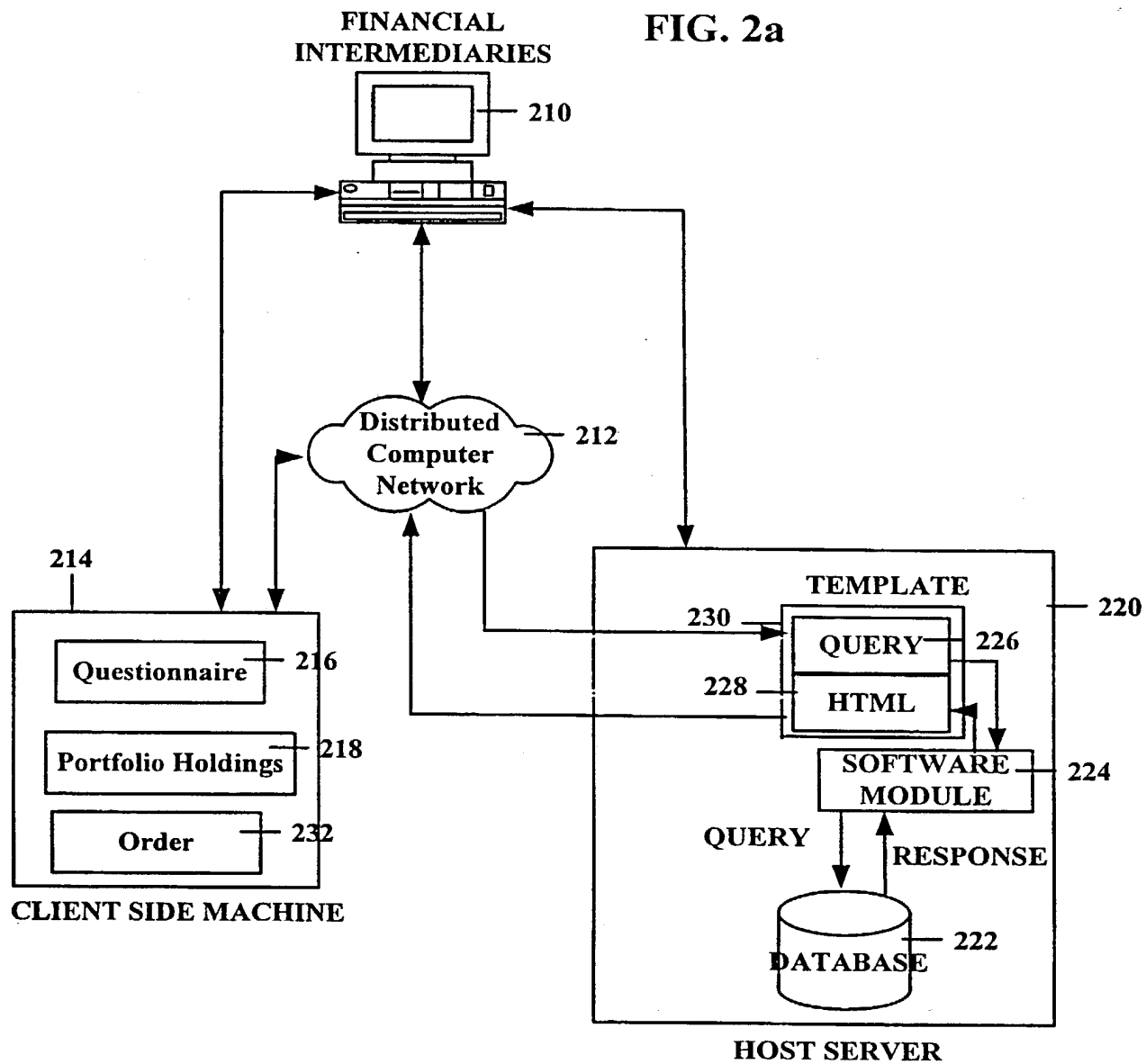


FIG. 2a



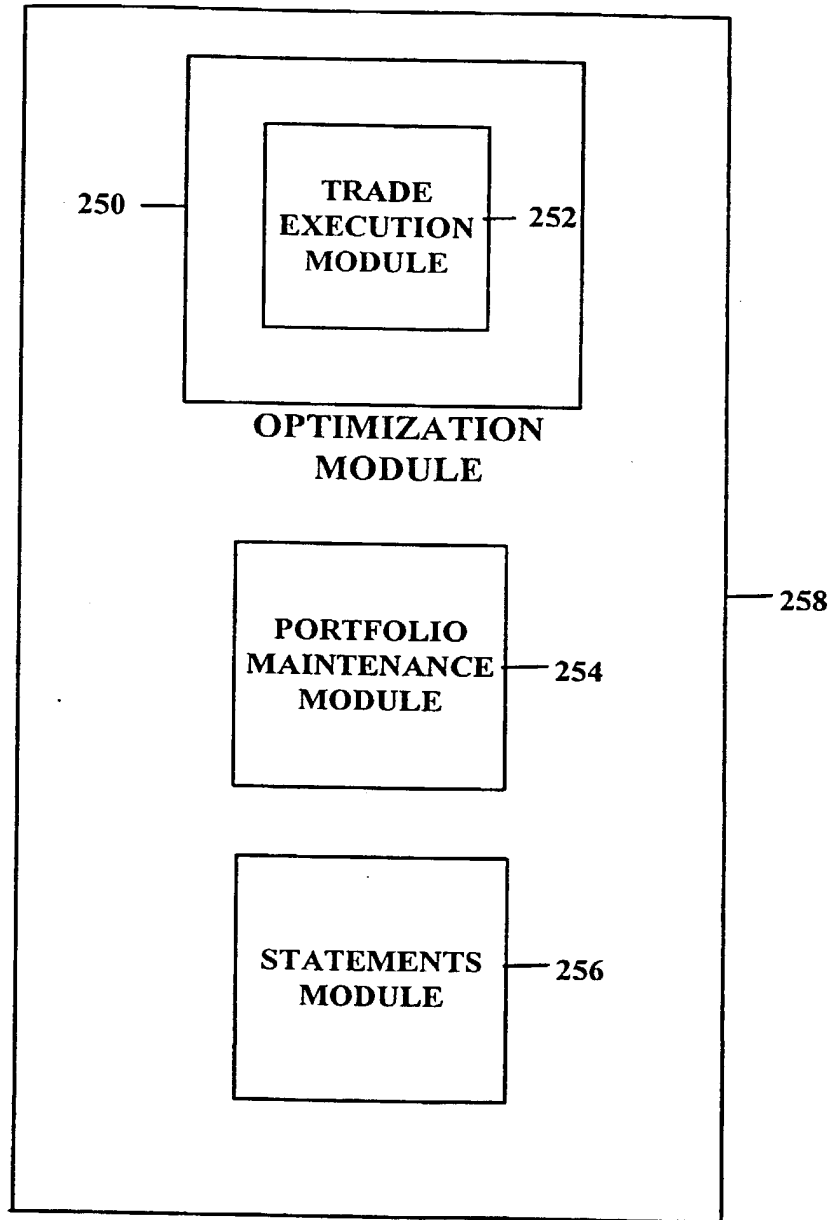


FIG. 2b

4/22

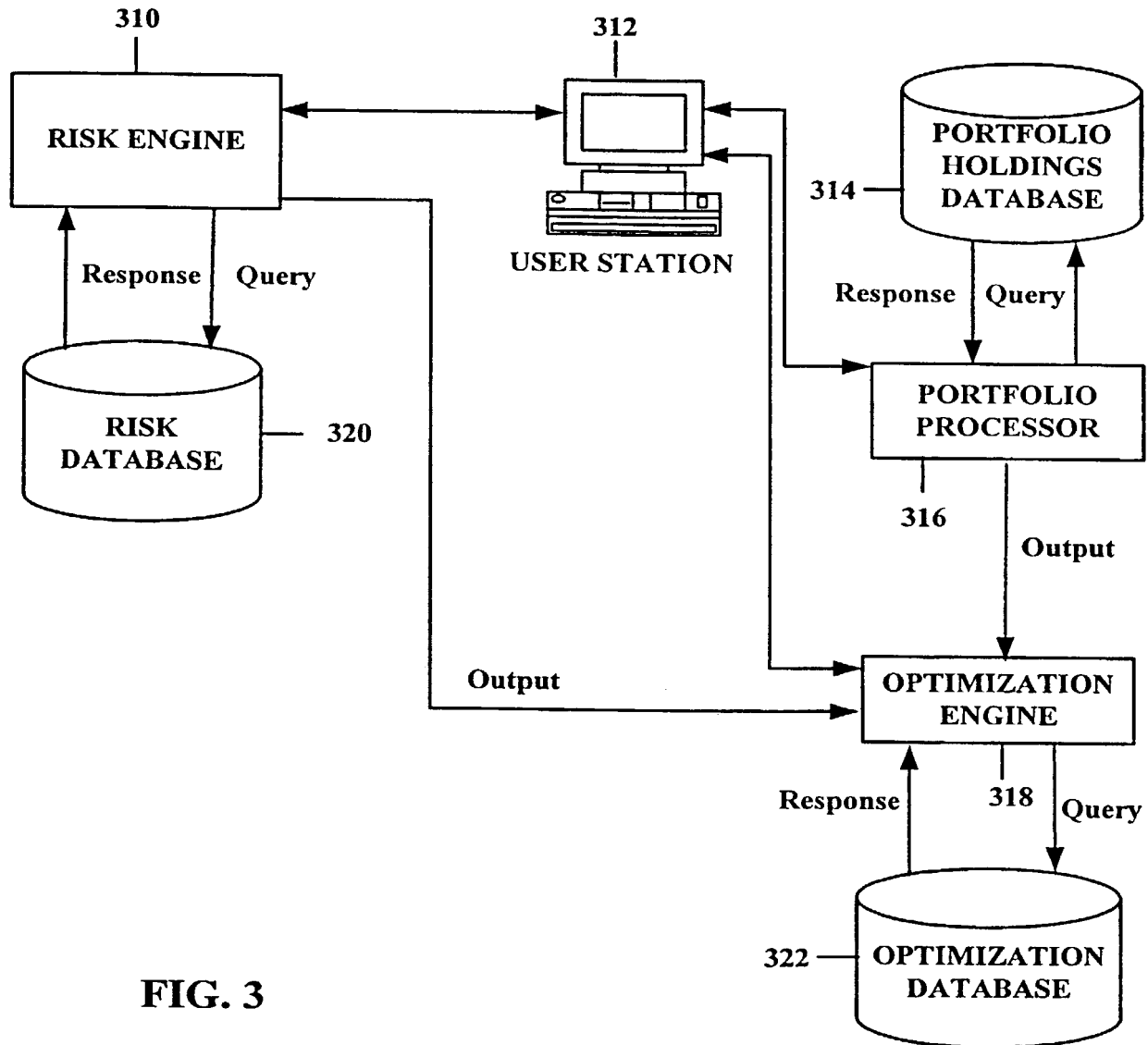


FIG. 3

5/22

**optimize
Online**

The questions we ask are intended to provide some insight into your time horizon (i.e. how much time before you need the money you are investing) and investment experience.

While your investment experience is taken into consideration in our assessment, your time horizon for this investment is the most heavily weighted factor in determining your investment profile.

Time horizon is so important because it indicates what type of investment strategy you should follow. The longer your time horizon, the more equities (i.e. stock mutual funds or individual stocks) you can feel comfortable holding in your portfolio. Although stocks can go up or down more than bonds or money market instruments in any given year, over longer periods of time (i.e. over 5 years), stocks not only produce much better returns than other investments and outpace inflation but the potential for loss is greatly diminished.

So for most longer-term investors, a well-diversified stock portfolio, with a fixed income component for cushion, is the right investment strategy. If, on the other hand, you will need the money from this investment in less than three years, your best investment strategy is one that invests 100% in high quality, US-dollar, money market funds or instruments.

1. What is the time horizon for your investment? — 410

- ☐ Less than 3 years
- ☐ 3 - 7 Years
- ☒ 7 - 10 Years
- ☐ 10- 15 Years
- ☐ Over 15 Years

FIG. 4a**2. Indicate what investments you currently own, or have owned in the past (select all that apply): — 412**

- ☐ None, I am new to investing
- ☐ Money market funds
- ☒ Bonds/Bond funds
- ☐ Stocks/stock funds
- ☐ International stocks/stock funds

3. Imagine the following (even if you do not own stocks): you have a 10-year time horizon and we recommend a diversified portfolio of stocks, bonds and cash. Choose what you would do in each situation: — 414

- a. In year 2, your investment portfolio returns 6%. Your uncle tells you about a hot internet stock that returned 66%. — 416**

☒

6/22

- ☐ You sell half of your portfolio and invest it in the hot stock
- ☐ You sell all of your portfolio and invest it in the hot stock

b. You read in the papers that the one of Wall Street's biggest brokerage firms says that stocks will decline around the world: — 418

- ☒ You hold onto your diversified portfolio
- ☐ You contact OptimizeUSA and ask for reassurance
- ☐ You sell all stocks in your portfolio and put your money in a bank deposit

c. In year 5, your portfolio declines by 5%. — 420

- ☒ You hold onto your diversified portfolio
- ☐ You contact OptimizeUSA and ask for reassurance
- ☐ You sell all stocks in your portfolio and put your money in a bank deposit

Cancel

Next

FIG. 4b

7/22

**optimize
Online**

According to your answers your risk profile is:

SHORT TERM	CONSERVATIVE	MODERATELY CONSERVATIVE	MODERATE	MODERATELY AGGRESSIVE	AGGRESSIVE
---------------	--------------	----------------------------	----------	----------------------------------	------------

— 510

Based on your time horizon of 7 to 10 years and your understanding of investments, your risk profile is Moderately Aggressive.

I agree with this profile:

YES	NO
------------	-----------

— 512

506 ... and I have an investment portfolio
Evaluate My Current Portfolio

... and I prefer to set my profile
Select Profile ☒ — 514

508 ... and I don't have a portfolio
See Recommended OptimizeUSA Portfolio

... and I want to review my answers
Return to Questionnaire — 516

NEXT

FIG. 5

8/22

**optimize
Online****Input or Update Your Portfolio****Please select the type of investments you hold and click "NEXT"**610 — **United States**

- ☒ US Stocks
- ☒ US Funds
- ☐ US Fixed Income
- ☐ Gold
- ☐ US Real Estate
- ☐ Cash

— 616

612 — **Latin America**

- ☐ Latin American Stocks
- ☐ Latin American Debt

— 618

614 — **Other Countries**

- ☐ Europe Stocks (non-United Kingdom)
- ☐ United Kingdom Stocks
- ☐ International Stocks (non-U.S.)
- ☐ Japan Stocks
- ☐ Asian Stocks (non-Japan)
- ☐ Emerging Market Stocks
- ☐ Emerging Market Debt
- ☐ Non-US Debt (non-Emerging Markets)

— 620

NEXT**FIG. 6**

9/22

optimize
Online

Please enter the name of the stock you would like to add to your list of assets. Click the "NEXT" button when you are finished.

Select by: ☐ Name ☒ Ticker — 710
bmy — 712

Add Stock**Back****Next****FIG. 7**

10/22

**optimize
Online**

Please type the amount you own of each stock. If you insert the number of shares, and click UPDATE PRICES we will obtain the latest price for your stock.

TICKER	STOCK NAME	— 816	NUMBER OF SHARES	— 810	TOTAL SHARE VALUE	— 812
BMY	Bristol-Myers Squibb		<input type="text"/>	OR	<input type="text" value="34000"/>	
CAT	Caterpillar		<input type="text"/>	OR	<input type="text" value="55000"/>	
F	Ford Motor		<input type="text"/>	OR	<input type="text" value="75000"/>	
	— 814					

FIG. 8

11/22

**optimize
Online**

Please enter the name of the fund you would like to add to your list of assets. Click the "NEXT" button when you are finished.

Select by:	<input checked="" type="radio"/> Name	<input type="radio"/> Ticker	710
<input type="text" value="vanguard"/>			712
<input type="text" value="Add Fund"/>			
<input type="button" value="Back"/>			
<input type="button" value="Next"/>			

FIG. 9a

12/22

**optimize
Online**

The name you chose matches 86 different funds in our database. Please select your fund from the list below, or go back.

United Vanguard A
United Vanguard Y
Vanguard 500 Index
Vanguard Admiral IntTm Tr
Vanguard Admiral Long Tm Tr

— 920

Add Fund**Back****Next****FIG. 9b**

13/22

**optimize
Online**

Please type the amount you own of each fund selected in the previous page. If you insert the number of shares and click on UPDATE PRICES, we will obtain the latest price for your fund.

814	TICKER	ASSET NAME	— 816	NUMBER OF SHARES	— 810	TOTAL SHARE VALUE	812
	DFSVX	DFA U.S. 6-10 Value		<input type="text"/>	OR	<input type="text" value="55000"/>	
	PCAMX	Putnam Capital Apprec M		<input type="text"/>	OR	<input type="text" value="70000"/>	
	VFINX	Vanguard 500 Index		<input type="text"/>	OR	<input type="text" value="65000"/>	
<input type="button" value="Add/Remove Funds"/>			<input type="button" value="Update Prices"/>		<input type="button" value="Next"/>		

FIG. 10

14/22

optimize
Online

Portfolio Summary

US Stocks — 1110

1118 —	Bristol-Myers Squibb		\$34,000.00	9.6%
	Ford Motor		\$75,000.00	21.2%
	Caterpillar		\$55,000.00	15.5%
	Subtotal		\$163,999.00	46.3%

US Funds — 1112

1120 —	Vanguard 500 Index		\$65,000.00	18.4%
	Putnam Capital Apprec M		\$70,000.00	19.8%
	DFA U.S. 6-10 Value		\$55,000.00	15.5%
	Subtotal		\$190,000.00	53.7%

— 1116 — 1114

TOTAL PORTFOLIO			\$354,000.00	100.0%
------------------------	--	--	---------------------	---------------

FIG. 11

15/22

optimize
Online

Portfolio Evaluation

Investment Risk 20.42%	Portfolio Return 16.26%	1210
---------------------------	----------------------------	------

Your Asset

OptimizeUSA Category

◆ Bristol-Myers Squibb	➤	US Large Growth Stocks — 1218	
◆ Caterpillar	➤	Annual Return: 11.2% Risk: 19.1% — 1214	
	1212	Portfolio Contribution: 25.14% — 1216	
◆ Ford Motor	➤	US Large Stocks Blend — 1218	
◆ Vanguard 500 Index	➤	Annual Return: 16.3% Risk: 22.3%	
		Portfolio Contribution: 39.55%	
◆ Putnam Capital Apprec M	➤	US Midcap Stocks Blend — 1218	
		Annual Return: 18.2% Risk: 19.4%	
		Portfolio Contribution: 19.77%	
◆ DFA U.S. 6-10 Value	➤	US Small Value Stocks — 1218	
		Annual Return: 21.9% Risk: 21.5%	
		Portfolio Contribution: 15.54%	

INEX

FIG. 12

16/22

optimize
Online

Portfolio Evaluation

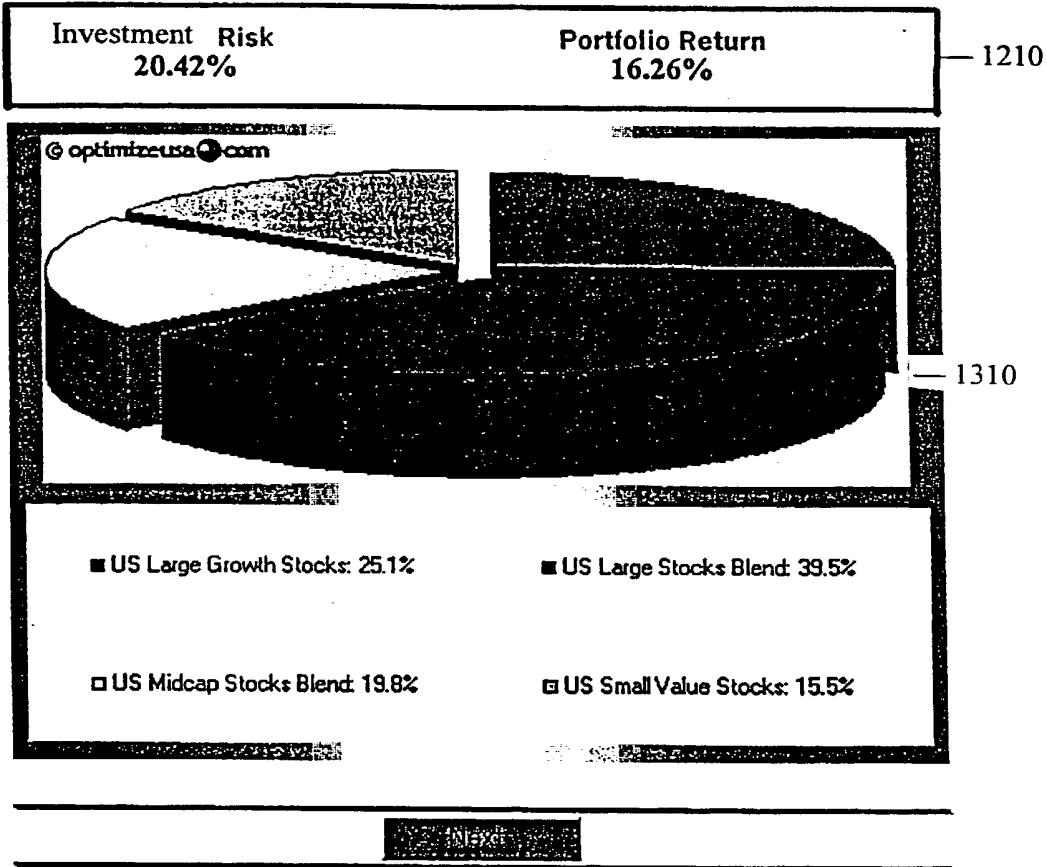


FIG. 13

WO 01/43037

17/22

optimize
Online

According to your answers to the questionnaire
your risk profile is:

— 510

SHORT TERM	CONSERVATIVE	MODERATELY CONSERVATIVE	MODERATE	MODERATELY AGGRESSIVE	AGGRESSIVE
---------------	--------------	----------------------------	----------	--------------------------	------------

The investment risk of your portfolio
(based on a standard deviation of 20.42%) is:

— 1410

SHORT TERM	CONSERVATIVE	MODERATELY CONSERVATIVE	MODERATE	MODERATELY AGGRESSIVE	AGGRESSIVE
---------------	--------------	----------------------------	----------	--------------------------	------------

Your investment portfolio does not match your risk profile.
To better align your portfolio with your profile:

— 1412

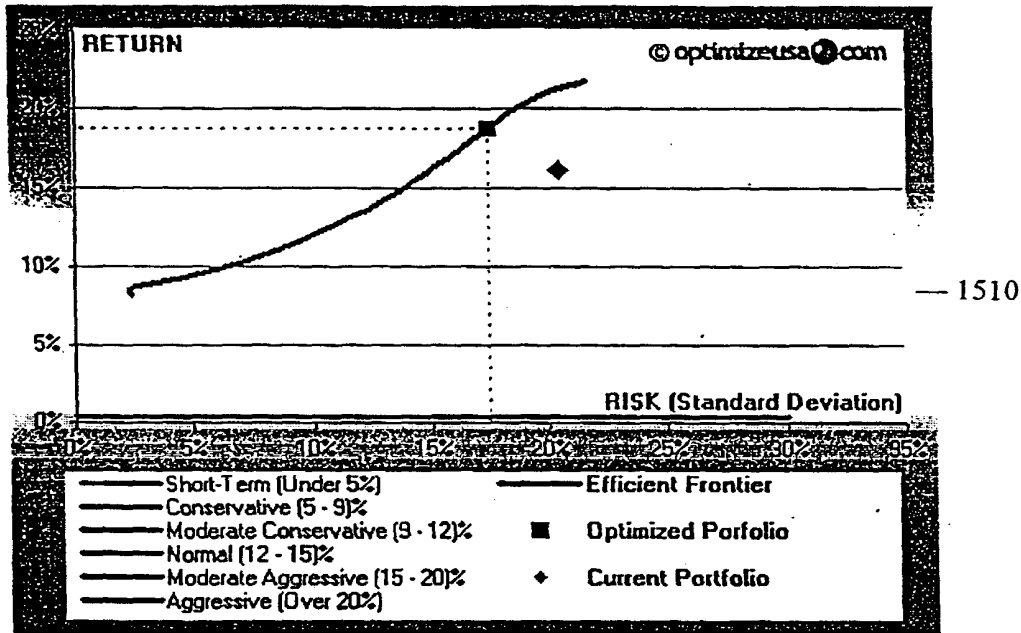
Optimize Now

FIG. 14

WO 01/43037

18/22

optimize
Online



	Return	Risk
Optimized Portfolio	18.90%	17.50%
Current Portfolio	16.26%	20.42%
Difference	2.64%	-2.92%
Next		

FIG. 15

19/22

optimize
Online

Optimized Portfolio

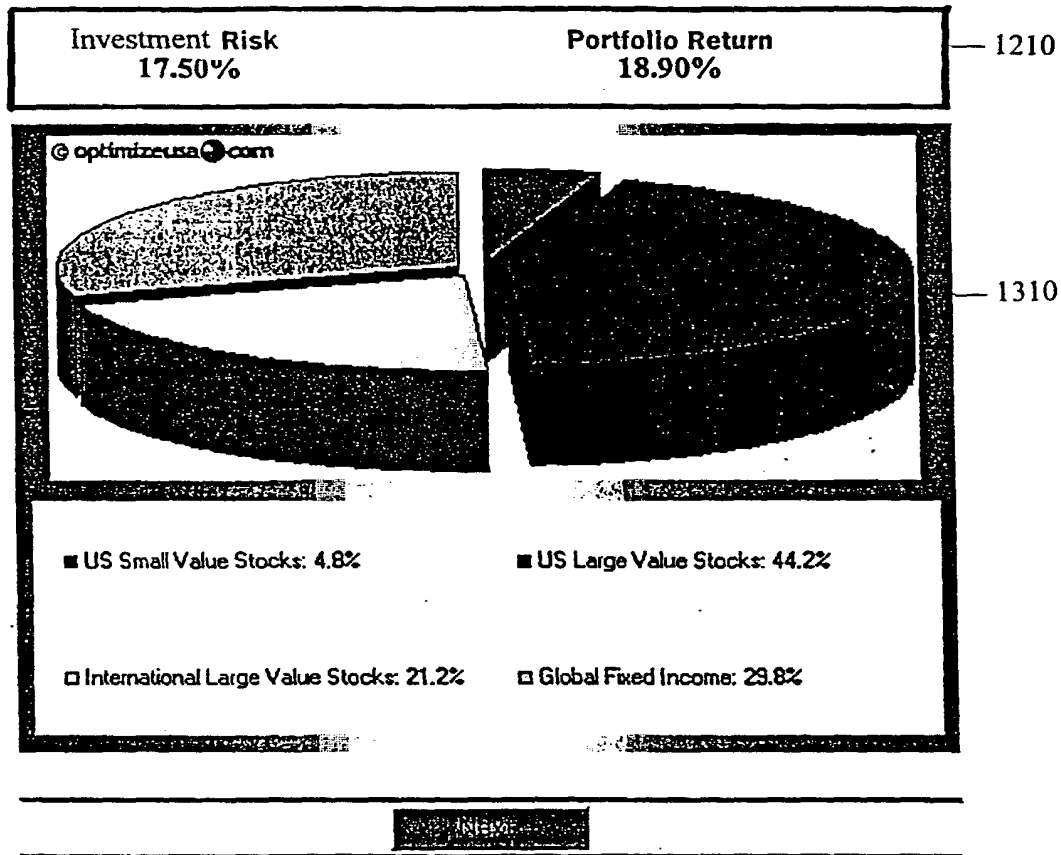


FIG. 16

WO 01/43037

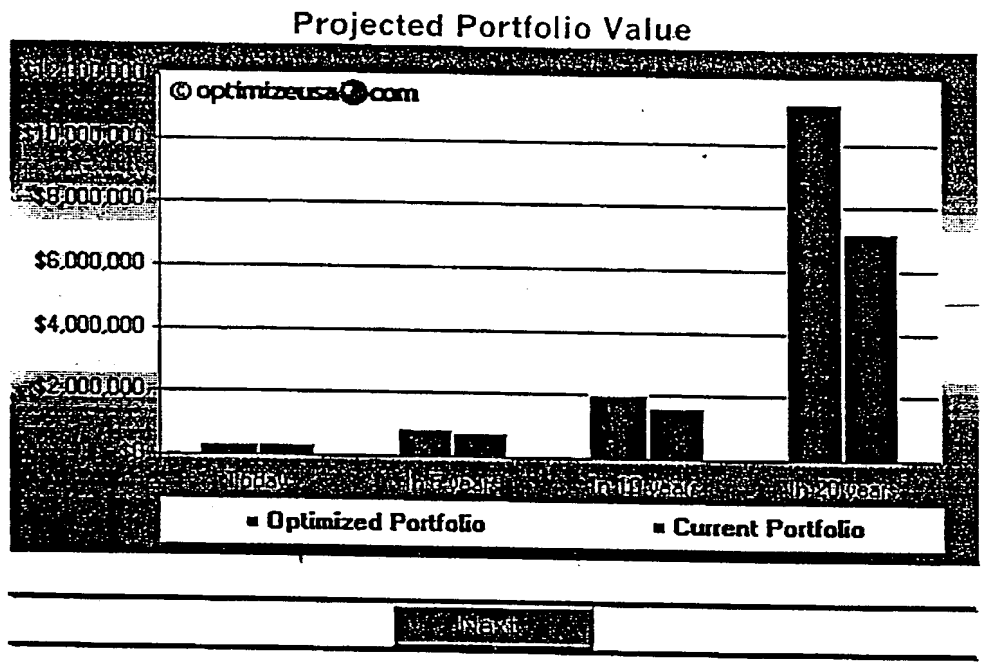
5005 874 P-3 0794124 B30K10

20/22

**optimize
Online**

	Return	Risk
Optimized Portfolio	18.90%	17.50%
Current Portfolio	16.26%	20.42%
Difference	2.64%	-2.92%

— 1512



— 1710

FIG. 17

21/22

optimize
Online

Suggested Changes

Asset Class	Current Holdings	Suggested Holdings	Change
US Small Value Stocks	\$55,000.00	\$16,994.44	(\$38,005.56)
US Large Stocks Blend	\$140,000.00	\$0.00	(\$140,000.00)
US Large Growth Stocks	\$89,000.00	\$0.00	(\$89,000.00)
US Midcap Stocks Blend	\$70,000.00	\$0.00	(\$70,000.00)
US Large Value Stocks	\$0.00	\$156,601.56	\$156,601.56
International Large Value Stocks	\$0.00	\$74,900.51	\$74,900.51
Global Fixed Income	\$0.00	\$105,503.48	\$105,503.48
	— 1810	— 1812	— 1814

Seller:

Based on your portfolio, we recommend changes in your asset class exposure, not on individual security holdings. Please consult your accountant and/or financial advisor regarding which securities to sell. Please contact us if you don't have a professional advisor.

1818

INFORM

FIG. 18

22/22

Advisors

Data Import

Daily Feeds

Content MGMT

Logoff

Company Name

Address 1

Address 2

City

State

Zip

Phone

Fax

President/CEO

Primary Administrator Info

Firstname :

Lastname :

Email :

Phone :

Username :

Password :

Notes :

1910-

1912-

1914-

1930

1928

1922

1924

1916-

1918-

1920-

Portfolio Inputs

Financial Goals

Asset Classes

Correlations

Fund Select

Language :

Country :

News :

Custodian/Trading :

Contact Management :

Exchange Data :

Save

FIG. 19